

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/559,066-Conf. #1402
		Filing Date	May 3, 2006
		First Named Inventor	William Kennedy
		Art Unit	3691
		Examiner Name	O. Akintola
Sheet	1	of	7
		Attorney Docket Number	DLT-004

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1*	US-3,970,992	07-20-1976	Boothroyd et al.	
	A2*	US-4,017,835	04-12-1977	Randolph	
	A3*	US-4,491,725	01-01-1985	Pritchard	
	A4*	US-4,598,367	07-01-1986	DeFrancesco et al.	
	A5*	US-4,600,828	07-15-1986	Nogami et al.	
	A6*	US-4,642,768	02-10-1987	Roberts	
	A7*	US-4,646,250	02-24-1987	Childress	
	A8*	US-4,648,037	03-03-1987	Valentino	
	A9*	US-4,649,037	03-10-1987	Marsh et al.	
	A10*	US-4,649,832	03-17-1987	Hain et al.	
	A11*	US-4,675,815	06-23-1987	Kuroki et al.	
	A12*	US-4,683,536	07-28-1987	Yamamoto et al.	
	A13*	US-4,722,055	01-26-1988	Roberts	
	A14*	US-4,730,252	03-08-1988	Bradshaw	
	A15*	US-4,752,877	06-21-1988	Roberts et al.	
	A16*	US-4,772,055	09-20-1988	Fang	
	A17*	US-4,774,664	09-27-1988	Campbell et al.	
	A18*	US-4,814,587	03-21-1989	Carter	
	A19*	US-4,890,228	12-26-1989	Longfield	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ² -Number ³ -Kind Code ⁴ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
	B2	EP-0774725	05-21-1997	Dun & Bradstreet Software Serv.	
	B3	JP-05-101250	04-23-1993	JGC Corp.	v ⁵ Abstract Only

Examiner Signature	/Olubode Akintola/	Date Considered	08/26/2011
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an asterisk (*) next to the Cite No. are not supplied under 37 CFR 1.98(a)(2)(iii) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 001.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known Application Number 10/559,066-Conf. #1402 Filing Date May 3, 2006 First Named Inventor William Kennedy Art Unit 3691 Examiner Name O. Akintola Attorney Docket Number DL T-004	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>					
Sheet	2	of	7		

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code* (if known)	MM-DD-YYYY		
	A20*	US-4,914,587	04-03-1990	Clouse	
	A21*	US-4,947,028	08-07-1990	Gorog	
	A22*	US-4,949,028	08-14-1990	Brune	
	A23*	US-4,958,368	09-18-1990	Parker	
	A24*	US-4,965,821	10-23-1990	Bishop et al.	
	A25*	US-4,992,939	02-12-1991	Tyler	
	A26*	US-5,023,904	06-11-1991	Kaplan et al.	
	A27*	US-5,025,138	06-18-1991	Cuervo	
	A28*	US-5,025,373	06-18-1991	Keyser, Jr. et al.	
	A29*	US-5,049,862	09-17-1991	Dao et al.	
	A30*	US-5,083,270	01-21-1992	Gross et al.	
	A31*	US-5,120,906	06-09-1992	Protheroe et al.	
	A32*	US-5,126,936	06-30-1992	Champion et al.	
	A33*	US-5,126,939	06-30-1992	Carpentier et al.	
	A34*	US-5,198,642	03-30-1993	Deniger	
	A35*	US-5,202,825	04-13-1993	Miller et al.	
	A36*	US-5,202,826	04-13-1993	McCarthy	
	A37*	US-5,206,803	04-27-1993	Vitagliano et al.	
	A38*	US-5,212,789	05-18-1993	Rago	

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	/Olabode Akintola/	Date Considered	08/26/2011
-----------------------	--------------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied under 37 CFR 1.98(a)(2)(ii) because that publication was filed after year 2000, 2003 or is available in the IPW. *Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov/pat/mpep §01.04. Enter office that issued the patent document. *Symbol(s), indicating the year of the Wipo of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 is possible. * Applicant is to place a check mark here if English language Translation is attached.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known Application Number 10/559,066-Conf. #1402 Filing Date May 3, 2006 First Named Inventor William Kennedy Art Unit 3691 Examiner Name O. Akintola Attorney Docket Number DLT-004	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>					
Sheet	3	of	7		

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code (# if known)	MM-DD-YYYY		
	A39*	US-5,213,571	05-25-1993	Fujio et al.	
	A40*	US-5,218,539	06-08-1993	Elphick et al.	
	A41*	US-5,220,501	06-15-1993	Lawlor et al.	
	A42*	US-5,231,571	07-27-1993	D'Agostino	
	A43*	US-5,241,620	08-31-1993	Ruggiero	
	A44*	US-5,262,941	11-16-1993	Saladin et al.	
	A45*	US-5,287,268	02-15-1994	McCarthy	
	A46*	US-5,297,202	03-22-1994	Kapp et al.	
	A47*	US-5,301,320	04-05-1994	McAtee et al.	
	A48*	US-5,361,201	11-01-1994	Jost et al.	
	A49*	US-5,369,570	11-29-1994	Parad	
	A50*	US-5,383,113	01-17-1995	Kight et al.	
	A51*	US-5,537,315	07-16-1996	Mitcham	
	A52*	US-5,559,895	09-24-1996	Lee et al.	
	A53*	US-5,576,951	11-19-1996	Lockwood	
	A54*	US-5,604,341	02-18-1997	Grossi et al.	
	A55*	US-5,627,978	05-06-1997	Altom et al.	
	A56*	US-5,734,837	03-31-1998	Flores et al.	
	A57*	US-5,744,882	04-28-1998	Teshima et al.	

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	/Olabode Akintola/	Date Considered	08/26/2011
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference coincide, whether or not citation is in conformance with MPPEE 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE No.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.86(a)(2)(ii)) because the application was filed after year 2000, 2003 or is available in the IPW. *Applicants unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPPEE § 601.14. *Enter Office that issued the patent document. The first two letters of the country code, as indicated on the front of the page of the Emperor's mark, precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. *Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known Application Number 10/559,066-Conf. #1402 Filing Date May 3, 2006 First Named Inventor William Kennedy Art Unit 3691 Examiner Name O. Akintola Attorney Docket Number DLT-004	
Sheet	4	of	7

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number/Kind Code ² (if known)	MM-DD-YYYY		
	A58*	US-5,774,882	06-30-1998	Keen et al.	
	A59*	US-5,794,133	08-11-1998	Kashima	
	A60*	US-5,893,128	04-06-1999	Nauckhoff et al.	
	A61*	US-5,940,829	08-17-1999	Tsuiki et al.	
	A62*	US-5,950,169	09-07-1999	Borghesi et al.	
	A63*	US-5,960,404	09-28-1999	Chaar et al.	
	A64*	US-5,974,392	10-26-1999	Endo et al.	
	A65*	US-6,105,007	08-15-2000	Norris	
	A66*	US-6,135,349	10-24-2000	Zirkel	
	A67*	US-6,208,979	03-27-2001	Sinclair	
	A68*	US-6,587,841	07-01-2003	DeFrancesco et al.	
	A69*	US-6,611,052	08-26-2003	Poo et al.	
	A70*	US-7,801,807	09-21-2010	DeFrancesco et al.	
	A71*	US-7,814,002	10-12-2010	DeFrancesco et al.	
	A72*	US-2004-0138992	07-15-2004	DeFrancesco et al.	
	A73*	US-2004-0138994	07-15-2004	DeFrancesco et al.	
	A74*	US-2004-0138997	07-15-2004	DeFrancesco et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ -Number-Kind Code ² (if known)	MM-DD-YYYY		

Examiner Signature	/Olubode Akintola/	Date Considered	08/26/2011
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(ii)) because that application was filed after June 30, 2003 or is available in the IFW. * Applicant's unique citation designation number (optional). ² See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known	
	Application Number	10/559,066-Conf. #1402	
	Filing Date	May 3, 2006	
	First Named Inventor	William Kennedy	
	Art Unit	3691	
	Examiner Name	O. Akintola	
	Attorney Docket Number	DLT-004	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C45	"Car Loans In Minutes," Bank Management, Bank Administration Institute, vol. 69, No. 4, Apr. 1993, pg. A23.	
	C46	"Atlanta-Based COIN Banking Systems Signs Alliance With NCR For Credit Authorization Solution," Business Wire, Business Wire, Inc., Apr. 3, 1991, 2 pages.	
	C47	ATKINSON, "Columbia Firm Helps Banks Ring up Loans on Telephone," Baltimore Business Journal, Baltimore Business Publications, Inc., vol. 6, No. 19, Sec. 2, Oct. 17, 1988, pg. 7B.	
	C48	TYSON, "Interling Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal," American Banker, Nov. 18, 1987, pg. 12.	
	C49	DAY, "Cutting Corners at the Kiosk: New Services Widen Use of Electronic Devices," The Washington Post, Jul. 22, 1994, pg. A1.	
	C50	KANTROW, "National Electronic Network Will Link Car Dealers to Many Lenders," American Banker Weekly Review, Feb. 8, 1988, pp. 5 and 10.	
	C51	MCCALL, "Microsoft, Banks Team Up to Provide Home Banking," Associated Press, Aug. 3, 1994, 4 pages.	
	C52	SUGAWARA, "Stocking Up at the ATM: Citibank Machines to Allow Customers to Trade Shares," The Washington Post, Oct. 6, 1994, pg. D11.	
	C53	FIX, "Shopping list: Car loan, canned corn," USA Today, Jul. 20, 1994, pg. 6B.	
	C54	ECKERSON, "Network Automates Auto Loan Application Process; Speeds Loan Oks, Helps Buyers Find Best Rates," Network World, Network World, Inc., Mar. 6, 1989, pg. 2.	

Examiner Signature	/Olubode Akintola/	Date Considered	08/26/2011
--------------------	--------------------	-----------------	------------

¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPFP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

²Applicant's unique citation designation number (optional). ³Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete if Known	
			Application Number	10/559,066-Conf. #1402
			Filing Date	May 3, 2006
			First Named Inventor	William Kennedy
			Art Unit	3691
			Examiner Name	O. Akintola
Sheet	6	of		7
			Attorney Docket Number	DLT-004

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
	C55	Office Action issued in U.S. Patent Application No. 11/648,943, Atty. Docket No. DLT-002C1, mailed December 23, 2008, 15 pages.		
	C56	Examination Report issued in European Patent Application No. 99958841.1, mailed November 20, 2006, 5 pages.		
	C57	Office Action issued in U.S. Patent Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed February 27, 2009, 10 pages.		
	C58	Final Office Action issued in U.S. Patent Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed May 13, 2009, 9 pages.		
	C59	Final Office Action issued in U.S. Patent Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed July 8, 2009, 13 pages.		
	C60	Order Ruling on Claim Construction Arguments, United States District Court for the Central District of California, DealerTrack, Inc. v. David L. Huber, Finance Express, LLC, and John Doe Dealers; and DealerTrack, Inc. v. RouteOne LLC, David L. Huber, and Finance Express, LLC, Case No. CV 06-2335 AG (FMOx), September 27, 2008, 31 pages.		
	C61	Order Granting Motion for Summary Judgment for Invalidity of '427 Patent, United States District Court for the Central District of California, DealerTrack, Inc. v. David L. Huber, Finance Express, LLC, and John Doe Dealers, Case No. CV 06-2335 AG (FMOx), July 7, 2009, 7 pages.		
	C62	Final Office Action issued in U.S. Patent Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed October 30, 2009, 6 pages.		
	C63	Final Office Action issued in U.S. Patent Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed April 15, 2010, 10 pages.		
	C64	Notice of Allowance issued in U.S. Patent Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed December 3, 2009, 6 pages		

Examiner Signature	/Olabode Akintola/	Date Considered	08/26/2011
---------------------------	--------------------	------------------------	------------

¹EXAMINER: initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

²Applicant's unique citation designation number (optional). ³Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Application Number	10/559,066-Conf. #1402	
			Filing Date	May 3, 2006	
			First Named Inventor	William Kennedy	
			Art Unit	3691	
			Examiner Name	O. Akintola	
			Attorney Docket Number	DLT-004	
Sheet	7	of	7		

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
	C65	Notice of Allowance issued in U.S. Patent Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed April 29, 2010, 6 pages.		
	C66	Office Action issued in U.S. Patent Application No. 10/650,381, Atty. Docket No. DLT-001DIV2, mailed August 18, 2009, 9 pages.		
	C67	Notice of Allowance issued in U.S. Patent Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed February 8, 2010, 9 pages.		
	C68	Office Action issued in U.S. Patent Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed June 10, 2010, 5 pages.		
	C69	Notice of Allowance issued in U.S. Patent Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed June 18, 2010, 9 pages.		

Examiner Signature	/Olabode Akintola/	Date Considered	08/26/2011
-----------------------	--------------------	--------------------	------------

¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

²Applicant's unique citation designation number (optional). ³Applicant is to place a check mark here if English language Translation is attached.